

REMARKS

In response to the Office Action mailed January 20, 2004, the application is placed in condition for allowance. Claim 1 is cancelled, claims 2-4, 9-21, 23, 25, 26, and 32 amended, and claim 33 added. With the amendments, claims 2-33 are pending. The Applicant has carefully and thoughtfully considered the Office Action and the comments therein. For the reasons given below, it is submitted that this application is in condition for allowance.

1. In the Office Action Summary in section 5, the Examiner states that claims 27-32 are allowed. The Applicant thanks the Examiner for allowing these claims. Claim 32 is rewritten in independent form.

2. In the Office Action Summary in section 7, the Examiner states that claim 2-8 and 11-24 are objected to but, as stated by the Examiner in the Office Action mailed January 13, 2003 on page 4 in section 3, would be allowable if rewritten in independent form. Accordingly, claims 2-4, 11-16, 19-21, and 23 are rewritten in independent form. Hence, claims 2-8 and 11-24 are allowable.

3. In the Office Action Summary in section 6, claims 1, 9, 10, 25, and 26 are rejected. Claim 1 is cancelled. Claims 9, 10, 25, and 26 are amended to be dependent from claim 20, which is amended to be in independent form and allowable as discussed above. Thus, the rejection is rendered moot.

4. Claim 33 is added as a dependent claim from claim 32, which is allowable as discussed above. Hence, claim 33 is allowable as being dependent from an allowable claim.

5. Claims 16-19 are additionally amended to clarify the recitation of the invention and not to overcome any objections or rejections.

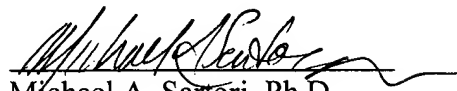
6. Applicant thanks the Examiner for the telephone interview on May 27, 2004, and now makes the substance of the interview of record per 37 C.F.R. § 1.133(b). The interview was held with Examiner Daniel Felten, Ms. Christine Fahlund of T. Rowe Price, and the undersigned. During the interview, Applicant discussed the allowance of claims 1 and 9 over the Chimel document.

7. The fee of \$1,118 is being submitted herewith for thirteen additional independent claims in excess of three ($13 \times \$86 = \$1,118$). If no check is attached, or if a greater or lesser fee is required, please charge or credit Deposit Account Number 22-0261 accordingly and notify the undersigned.

THEREFORE, because all rejections have been overcome, it is submitted that claims 2-33 are allowable and such allowance is requested.

Respectfully submitted,

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